

This document was prepared by John C. Morris, III, 2309 Oliver Rd., Monroe, Louisiana 71201
Telephone: (318) 330-9020

INDEXING INSTRUCTIONS:

Lot 16 of the Humprey Subdivision, Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) **Bank One, N.A. f/k/a The First National Bank of Chicago, as Trustee under the Pooling and Servicing agreement dated as of June 1, 1998, Series 1998-A, Without recourse**, do hereby convey, and warrant specially unto grantee (s) **Larry Kirkwood, Jr.**, the following described property situated in Desoto County, Mississippi, to-wit:
* a single person

SEE ATTACHMENT EXHIBIT "A"

City, County, and State ad valorem taxes for the year 2003 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations and conveyances.

The above warranty and this conveyance is made subject to any and all easements for public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 12TH day of DECEMBER, 2003.

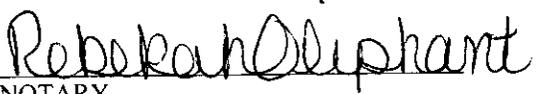
Bank One, N.A. f/k/a The First National Bank of Chicago, as Trustee under the Pooling and Servicing agreement dated as of June 1, 1998, Series 1998-A, Without recourse by it's Attorney-In-Fact Fairbanks Capital Corp.

BY: 
AVIVA BUSH, DOC. CONTROL OFFICER
Fairbanks Capital Corp. as Attorney in Fact ** See Exhibit "B"

STATE MS. - DESOTO CO. *BC*
BC
JAN 23 3 27 PM '04
463 PG 440
CLK.

STATE OF UTAH
COUNTY OF SALT LAKE

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 12TH day of DECEMBER, 2003, within my jurisdiction, the within name Aviva Bush who acknowledge that he/she **AVIVA BUSH, DOC. CONTROL OFFICER** of Fairbanks Capital Corp., a corporation which is the Attorney in Fact for **Bank One, N.A. f/k/a The First National Bank of Chicago, as Trustee under the Pooling and Servicing agreement dated as of June 1, 1998, Series 1998-A, Without recourse**, a corporation, and that for and on behalf of the said Fairbanks Capital Corp. in its representative capacity as Attorney in Fact for **Bank One, N.A. f/k/a The First National Bank of Chicago, as Trustee under the Pooling and Servicing agreement dated as of June 1, 1998, Series 1998-A, Without recourse**, that he/she executed the above and foregoing instrument, after first having been duly authorized so to do.


NOTARY

MY COMMISSION EXPIRES

GRANTOR:
Bank One, N.A.
3815 South West Temple
Salt Lake City, UT 84115
801-594-6042
NONE

GRANTEE:
Larry Kirkwood, Jr.
14 Lydgate
Memphis, TN 38109
901-785-8174
NONE

Exhibit "A"

**Section 32, Township 1, South, Range 6 West, DeSoto County, Mississippi:
Lot Sixteen (16) of the Humphrey Subdivision on file in plat book 37, page 17 in the
office of the DeSoto County, Mississippi Chancery Clerk**

13
14
15

Lauderdale
1/11/04

LIMITED POWER OF ATTORNEY

Am. Wilson Hayes, County Clerk
Notary Public
02-14-02 12:54 PM
2679

7738301

Bank One, N.A., formerly known as The First National Bank of Chicago, as trustee (hereinafter called "Owner"), hereby appoints Fairbanks Capital Corp. ("Fairbanks"), as its true and lawful attorney-in-fact to act in the name, place and stead of Owner for the purposes set forth below.

With respect to those certain Pooling and Servicing Agreements identified on Exhibit A hereto, Fairbanks is hereby authorized and empowered as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and any other recorded documents, satisfactions/releases/reconveyance of deed of trust/mortgage, subordination and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver Affidavits of Debt, Substitutions of Trustees, Substitutions of Counsel, Non-Military Affidavits, Notices of Recession, Foreclosure Deeds, Transfer Tax Affidavits, Affidavits of Merit, Verifications of Complaints, Notices to Quit, Bankruptcy Declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Owner in connection with foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Fairbanks made payable to Owner.
4. To do any other act or complete any other document that arises in the normal course of servicing.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize Fairbanks to do any act or execute any document on behalf of Owner not described herein.

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ONE SIGNATURE PAGE AND ONE EXHIBIT PAGE FOLLOWS**



BK 8394 PG 2070

Dated: 10-12-00

BANK ONE, NA (fka THE FIRST NATIONAL BANK OF CHICAGO) AS TRUSTEE

[Signature]
Name: STEVEN E. CHARLES
Title: Vice President

Witnesses:
[Signature]
Name: LARRY KUSCH

[Signature]
Name: Keith R. Richardson

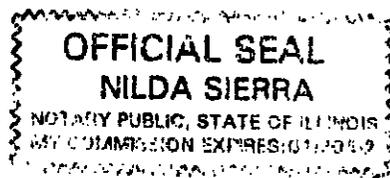
State of Illinois)
 : ss
County of Cook)

BEFORE ME, Nilda Sierra a Notary Public in and for the jurisdiction aforesaid, on this 12th day of October, 2000, personally appeared STEVEN E. CHARLES who resides in Batavia, Illinois and who is personally known to me (or sufficiently proven) to be a Vice President of BANK ONE, NA and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 12th day of October, 2000.

[Signature]
Notary Public

My Commission Expires:



BK8394PG2071

1. Pooling and Servicing Agreement, dated August 1, 1997 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1997-1.
2. Pooling and Servicing Agreement, dated December 1, 1997 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1997-2.
3. Pooling and Servicing Agreement, dated March 1, 1998 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1998-1.
4. Pooling and Servicing Agreement, dated June 1, 1998 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1998-A.
5. Pooling and Servicing Agreement, dated September 1, 1998 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1998-B.
6. Pooling and Servicing Agreement, dated September 30, 1999 and relating to WMC Mortgage Loan Pass-Through Certificates, Series 1999-A.

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7738301
10/13/2000 01:58 PM 14.00
Book - 8394 Pg - 2070-2072
NANCY WORKMAN
RECORDER, SALT LAKE COUNTY, UTAH
FAIRBANKS CAPITAL CORP
3815 S WEST TEMPLE
SLC UT 84115
BY: SLH, DEPUTY - WI 3 P.

BK8394PG2072

BOOK 1791 PAGE 621

State of Utah
 County of Salt Lake

JAN 30 2002

I, the undersigned, Recorder of Salt Lake County, Utah do hereby certify that by law I have the custody of a seal and all papers, documents, records and other writings required or permitted by law to be recorded and that the annexed and foregoing is a true and full copy of an original document on file as such Recorder.

Witness my hand and seal of said Recorder this _____ day of _____ 20____

GARY W. OTT, RECORDER

By *Merv Duggan*
 Merv Duggan
 Deputy Recorder

HD